

CALIFORNIA DEPARTMENT OF INSURANCE
2010 Automobile Premium Survey
Available Credits and Discounts

Company Name	Credits and Discounts						
	AIRBAG DISCOUNT	ANTI-THEFT DEVICES	ANTI-LOCK BRAKES	AUTOMATIC DAYTIME RUNNING LIGHTS	CARPOOL CREDIT	DRIVERS TRAINING	LOW ANNUAL MILEAGE DRIVEN
21st Century		15%					
AAA	Up to 8%	Up to 17.5%				Up to 4.7%	
Affirmative							
Alliance United							
Amica	19% - 29%	5% - 20%	5%			5%	10%
Anchor General							
Balboa/Meritplan		15%					
California Capital	20% - 30%	5% - 15%					
California Casualty						up to 10%	
Coast National		15%					
Commerce West	5% - 23%	5% - 15%					0-3%
CSAA							
CSE	2%	1%					up to -33%
Encompass	13%-25% MP	% - 14% Comp	5% on BI, PD			5%	
Esurance		15%					12.6% - 36.8%
Explorer	15% - 25%						
Financial Indemnity							
Fireman's Fund		+5% to -10%				about 2%	in class plan
GEICO	5% - MP	see footnotes				1% or 5%	
GMAC/ Integon Preferred							
Hartford	10% - 20%	5%	3%				
Horace Mann							
IDS	15% - 25%						
Infinity							
Kemper	10% - 15%	5% - 15%	5%			5%	
Loya							7% to 17%
Mendota							
Metropolitan Direct	10% - 30%					3% - 10%	18% - 19%
Nationwide	20% - 24%	5% - 15%					2.8% - 22.1%
Pacific Specialty							
Progressive West		20%					
QBE							
Safeway		2% - 6%					4.5% - 6.5%
Southern							
State Farm							
Sterling Casualty							
Topa							
Unitrin Direct		5%					
USAA	6% - 9%	25%				55	1% - 24%
Victoria Fire							
Viking							
Wawanesa		see footnotes				10%	see footnotes
Workmen's Auto							4% -34%

BI = Bodily Injury

PD = Property Damage

MP = Medical Payments

Liab = Liability

Comp = Comprehensive

Coll = Collision

M = Male

F= Female

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	GOOD STUDENT	GROUP PROGRAM CREDIT	MATURE DRIVERS COURSE	MULTI-CAR	MULTI-POLICY CREDIT	PASSIVE RESTRAINTS
21st Century	15%	9% - 14%	2%	6%		
AAA	Up to 14.4%	Up to 9.4%	Up to 1.9%	Up to 22%	Up to 11.7%	
Affirmative	5%		5%	13% - 18%		
Alliance United	15%		10%	36%		
Amica	5% - 10%		5%	17%	5%	19% - 29%
Anchor General			5%	20% - 12%		
Balboa/Meritplan	10% F, 15% M		see footnotes	see footnotes	-3%	
California Capital			5%	27%	17%	
California Casualty	up to 13%		up to 5%	up to 17.5%	up to 17%	
Coast National			15%	30%	15%	
Commerce West	5% - 30%		5%	25%	7.5%	5% - 23%
CSAA	0 - 20%		5%	0 - 20%	0 - 15%	
CSE	-4% and -5%		2%	6% - 8%	14%	
Encompass	5%		5%	24%	20%	13% - 25% MP
Esurance			2%	9% - 24.3%		
Explorer	15% - 25%			see footnotes		10% - 35%
Financial Indemnity			5%	10%		
Fireman's Fund	about 10%		5%	about 20%	+14% to -14%	+5% to -23%
GEICO	5% or 10%	see footnotes		5% - 7%	see footnotes	
GMAC/Integon Preferred			5%	18%	5%	
Hartford	10%		5%	17% - 39%	10% - 16%	10% - 20%
Horace Mann	10%		5%	15%	11-19%	
IDS			5%	28% - 32%		5%
Infinity	10%		5%	22% - 27%		
Kemper	0 - 12%	5%	5%	12% - 25%	14%	10% - 15%
Loya			5%	17% - 19%		
Mendota			5%	22% - 27%		
Metropolitan Direct	5% - 20%		3% - 10%	7% - 11%	5% - 6%	5% - 30%
Nationwide	1% - 20.6%	7.5%	0.05	5% - 26%	5% - 18%	20% - 24%
Pacific Specialty			5%	10% - 18%	5%	
Progressive West		12%	5%	10% - 28%	10%	
QBE			5% BI/PD only	10% or 20%		
Safeway	11%		2%	22%		
Southern			10%	25% - 28%		
State Farm	0 - 21%		5%	8% - 15%	5% - 22%	
Sterling Casualty			5%	18% - 20%		
Topa			5%	21% - 16%		
Unitrin Direct			5%	10%	5%	
USAA	0.1		5%	2% - 7%	2% - 13.76%	3%
Victoria Fire	0.05		5%	9.6% - 25%		
Viking			10%	0 - 22%		
Wawanesa			5%	20%		
Workmen's Auto			5%	20%		

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